

**Utah Insurance Department
Content Standards
Application(s)
for
Life Insurance and Annuities**

These Standards are provided to assist the insurer in filing forms and rates. They are not intended to be all-inclusive and are a work in progress. References beginning with "31A" refer to the insurance code as part of Utah Code Annotated (U.C.A.) and those beginning with "R590" refer to department rules as part of the Utah Administrative Code (U.A.C.). All references should be reviewed for compliance. **As required by U.C.A. § 31A-21-201(2), the insurer is responsible for assuring that forms and rates submitted are in compliance with the Utah Insurance Code and Rules.**

FILING PROCEDURES		
Filing of Forms	31A-21-201	Forms are accepted on a "FILE AND USE" basis. It is the insurer's responsibility that the forms and the filing are in compliance with Utah law and rules. Applications must be filed prior to use.
Sample Data	R590-226-7 R590-227-7 R590-228-7	The data page must be completed in John Doe fashion indicative of the market. The data must be accurate, complete and consistent within all filing documents.
Variability - (Bracketed Data)	R590-226-6 R590-227-6 R590-228-6	Any information that is variable must be bracketed and must be explained in a statement of variability. Any change in the items contained within the brackets must be refiled prior to use.
GENERAL REQUIREMENTS		
Application Definition	31A-1-301	An application is a document completed by an applicant to provide information that is used by the insurer; it is a form used to gather information.
Application as a Filing Document	R590-226-7 R590-227-7 R590-228-7	An application must be included in every life insurance policy or annuity contract filing.
Existing Insurance	R590-93-4 R590-93-5	Applications must contain or have attached a statement signed by both the applicant and producer (if any) as to whether or not the applicant has existing life insurance or annuity contract.
Form Identification Number	31A-21-201(3) R590-226-7 R590-227-7 R590-228-7	A distinct form identification number must appear on the form.
Group Applications	31A-21-201(3)	The individual application and enrollment form must disclose that the application is for group insurance. It must identify the group policyholder.
Health Questions	31A-21-201(3)	The application may not contain vague health questions without a time limit. Vague questions that require an applicant to recall every ailment or affliction of his or her lifetime are considered misleading and encourage misrepresentation.
Insurance Company Name and Address	31A-21-201(3)(a)(iii) 31A-21-301(1)(a)	The exact name of the insurer and state of domicile must be identified conspicuously on the application.